

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JESSIE RAMOS

Debtor(s)

Case No. 14-43809

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/08/2014.
- 2) The plan was confirmed on 04/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/18/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/17/2016.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,637.00
Less amount refunded to debtor \$480.00

NET RECEIPTS: \$13,157.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$553.53
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,553.53

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	25,000.00	31,197.85	31,197.85	0.00	0.00
ALLY FINANCIAL	Unsecured	6,765.00	NA	NA	0.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	34.90	34.90	0.00	0.00
ATG CREDIT	Unsecured	75.00	NA	NA	0.00	0.00
ATI PHYSICAL THERAPY	Unsecured	956.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	784.00	784.08	784.08	183.99	0.00
CAPITAL ONE NA	Unsecured	3,053.00	3,088.99	3,088.99	724.84	0.00
CAVALRY SPV I	Unsecured	525.00	550.80	550.80	115.97	0.00
CAVALRY SPV I LLC	Unsecured	515.00	525.25	525.25	110.60	0.00
CHASE CC	Unsecured	768.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	198.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	5,024.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	98.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,851.00	1,851.22	1,851.22	434.40	0.00
DISCOVER BANK	Unsecured	1,118.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	4,126.00	1,118.10	1,118.10	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	1,042.00	1,042.87	1,042.87	244.70	0.00
FIA CARD/BOA/MBNA AMERICA	Unsecured	962.00	974.26	974.26	228.61	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	535.00	535.29	535.29	112.71	0.00
KEYNOTE CONSULTING	Unsecured	96.00	NA	NA	0.00	0.00
MALCOM S GERALD & ASSOC	Unsecured	2,294.00	NA	NA	0.00	0.00
MEYER & NJUS	Unsecured	860.00	NA	NA	0.00	0.00
MIDWEST SPORTS MEDICINE	Unsecured	423.23	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	442.15	442.15	93.10	0.00
PRA RECEIVABLES MGMT	Unsecured	832.00	832.98	832.98	195.45	0.00
PRA RECEIVABLES MGMT	Unsecured	926.00	926.66	926.66	217.45	0.00
PRA RECEIVABLES MGMT	Unsecured	4,173.00	4,508.25	4,508.25	1,057.86	0.00
PRA RECEIVABLES MGMT	Unsecured	2,041.00	2,582.88	2,582.88	606.08	0.00
PRA RECEIVABLES MGMT	Unsecured	1,372.00	1,372.28	1,372.28	322.00	0.00
PRA RECEIVABLES MGMT	Unsecured	3,900.00	3,870.31	3,870.31	908.17	0.00
PRA RECEIVABLES MGMT	Unsecured	2,553.00	2,553.14	2,553.14	599.10	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MGMT	Unsecured	2,549.00	2,549.08	2,549.08	598.16	0.00
QUANTUM3 GROUP LLC	Unsecured	1,629.00	1,699.13	1,699.13	398.70	0.00
QUANTUM3 GROUP LLC	Unsecured	1,691.00	1,751.86	1,751.86	411.08	0.00
SALLIE MAE	Unsecured	185,298.00	NA	NA	0.00	0.00
STERLING JEWELERS INC DBA KAY	Secured	NA	2,252.99	2,252.99	659.05	43.57
TD BANK USA	Unsecured	504.00	539.47	539.47	113.59	0.00
VW CREDIT	Secured	15,000.00	18,829.22	18,829.22	0.00	0.00
VW CREDIT	Unsecured	4,108.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	955.00	955.78	955.78	224.29	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$50,027.07	\$0.00	\$0.00
All Other Secured	\$2,252.99	\$659.05	\$43.57
TOTAL SECURED:	\$52,280.06	\$659.05	\$43.57
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,089.73	\$7,900.85	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,553.53</u>
Disbursements to Creditors	<u>\$8,603.47</u>
TOTAL DISBURSEMENTS :	<u>\$13,157.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.